

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TIMOTHY J RIPLEY

Debtor(s)

Case No. 05-43145

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/03/2005.
- 2) The plan was confirmed on 03/09/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/12/2010.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,850.00.
- 10) Amount of unsecured claims discharged without payment: \$1,113.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$59,647.00
Less amount refunded to debtor	\$774.01

**NET RECEIPTS:** **\$58,872.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,280.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,695.20
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,975.20**

Attorney fees paid and disclosed by debtor: \$1,420.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFSCI	Unsecured	NA	NA	NA	0.00	0.00
ALTIVA FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	NA	NA	NA	0.00	0.00
AVCO FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
BANK UNITED	Unsecured	NA	NA	NA	0.00	0.00
BAY VIEW BANK AUTO FINANCE	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	482.00	471.80	471.80	471.80	0.00
CAPITAL ONE BANK	Unsecured	480.00	NA	NA	0.00	0.00
CHASE MANHATTAN BANK USA	Unsecured	NA	NA	NA	0.00	0.00
CITI CARD	Unsecured	NA	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	NA	598.42	598.42	598.42	0.00
CREDITORS COLLECTION BUREAU	Unsecured	168.00	NA	NA	0.00	0.00
DRAPER & KRAMER	Unsecured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,238.00	2,206.75	2,206.75	2,206.75	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	241.00	241.45	241.45	241.45	0.00
FIRST CONSUMERS MASTER TRUST	Unsecured	1,663.00	1,613.28	1,613.28	1,613.28	0.00
FIRST USA	Unsecured	NA	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Unsecured	NA	NA	NA	0.00	0.00
HARBOR FINANCIAL MANAGEMENT	Unsecured	NA	NA	NA	0.00	0.00
HOME DEPOT/MBGA	Unsecured	NA	NA	NA	0.00	0.00
HSBC	Unsecured	NA	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,500.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	1,542.00	1,556.73	1,556.73	1,556.73	0.00
KOHLS	Unsecured	NA	NA	NA	0.00	0.00
NBD BANK	Unsecured	NA	NA	NA	0.00	0.00
NETBANK	Unsecured	NA	NA	NA	0.00	0.00
NICOR GAS	Unsecured	250.00	NA	NA	0.00	0.00
NUVELL CREDIT COMPANY LLC	Secured	6,936.46	6,936.46	6,936.46	6,936.46	1,197.98
OCWEN LOAN SVCG	Unsecured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PEOPLES BANK	Unsecured	NA	NA	NA	0.00	0.00
PROVIDIAN NATIONAL BANK	Unsecured	NA	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Secured	2,508.90	2,508.90	2,508.90	2,508.90	0.00
REAL TIME RESOLUTIONS	Secured	NA	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	11,171.02	11,171.02	11,171.02	11,171.02	1,927.38
SBC AMERITECH	Unsecured	115.00	NA	NA	0.00	0.00
SERVICE MERCHANDISE	Unsecured	NA	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO HOME MORT	Secured	23,874.82	24,467.62	24,467.62	24,467.62	0.00
WELLS FARGO HOME MORT	Secured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$26,976.52	\$26,976.52	\$0.00
Debt Secured by Vehicle	\$18,107.48	\$18,107.48	\$3,125.36
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$45,084.00</b>	<b>\$45,084.00</b>	<b>\$3,125.36</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,688.43</b>	<b>\$6,688.43</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,975.20</u>	
Disbursements to Creditors	<u>\$54,897.79</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$58,872.99</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/13/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.